



## BUSINESS SERVICES FEE SCHEDULE

Fees are subject to change. You may obtain an updated Fee Schedule at any time by visiting [familysavingscu.com](http://familysavingscu.com) or by contacting your local FSCU branch.

Approved 11/20/2017, Revised, August 2021

Effective 11/10/2025

| GENERAL FEES                                                                                                                                                                                                                                                                                                                                                     |                                |                                                        |                                      |                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------------------------------|--------------------------------------|-------------------------|
| Cash Purchased                                                                                                                                                                                                                                                                                                                                                   | Per \$100 - \$0.20             | Over the Counter                                       | \$1.00/each after                    |                         |
| Coin Purchased                                                                                                                                                                                                                                                                                                                                                   | Per Roll - \$0.20              | Checking Withdrawal Fee                                | 2 free per day                       |                         |
| Deposit Correction                                                                                                                                                                                                                                                                                                                                               | \$5.00                         | Debit Card Replacement                                 | \$10.00/each                         |                         |
| Research Fee                                                                                                                                                                                                                                                                                                                                                     | \$25.00/hour                   | In-House Counter Check Fee                             | \$1.00/4 checks                      |                         |
| Excessive Withdrawal Fee                                                                                                                                                                                                                                                                                                                                         | \$1.00 each after 6 in a month | Wire Transfer Fee                                      | \$20.00/outgoing<br>\$10.00/incoming |                         |
| Overdraft Privilege Fee                                                                                                                                                                                                                                                                                                                                          | \$30.00/item                   | International Wire Transfer Fee                        | \$45.00/outgoing<br>\$35.00/incoming |                         |
| Stop Payment Fee                                                                                                                                                                                                                                                                                                                                                 | Share Draft/ACH \$30.00/item   | Visa Gift Card                                         | \$2.95/each                          |                         |
| ACH Affidavit Fee                                                                                                                                                                                                                                                                                                                                                | \$15.00                        | Cashier's Check Fee                                    | \$2.00/each                          |                         |
| Check Cashing Fee                                                                                                                                                                                                                                                                                                                                                | \$3.00/item                    | Copy Fee                                               | \$0.25/each                          |                         |
| Share Draft Copy Fee                                                                                                                                                                                                                                                                                                                                             | \$2.00/each                    | Money Order Fee                                        | \$2.00/each                          |                         |
| Statement Copy Fee                                                                                                                                                                                                                                                                                                                                               | \$1.00/page                    |                                                        |                                      |                         |
| BUSINESS/COMMERCIAL LOAN FEES                                                                                                                                                                                                                                                                                                                                    |                                |                                                        |                                      |                         |
| Commercial Loan Doc Fee                                                                                                                                                                                                                                                                                                                                          | \$100,000 or below             | \$200                                                  | Loan Origination                     | Up to 1% of loan amount |
|                                                                                                                                                                                                                                                                                                                                                                  | \$100,000.01 - \$250,000       | \$300                                                  |                                      |                         |
|                                                                                                                                                                                                                                                                                                                                                                  | \$250,000.01 - \$500,000       | \$400                                                  |                                      |                         |
|                                                                                                                                                                                                                                                                                                                                                                  | \$500,000.01 - \$1,000,000     | \$500                                                  |                                      |                         |
|                                                                                                                                                                                                                                                                                                                                                                  | \$1,000,000.01 and up          | \$750                                                  |                                      |                         |
| RETURNED ITEMS                                                                                                                                                                                                                                                                                                                                                   |                                |                                                        | SHARE ACCOUNT FEES                   |                         |
| Returned Deposit Item                                                                                                                                                                                                                                                                                                                                            | \$15.00/item                   | Monthly Service Fee                                    | \$10.00                              |                         |
|                                                                                                                                                                                                                                                                                                                                                                  |                                | If average daily balance = less than \$1,500 per month |                                      |                         |
| Returned Item Fee – ACH                                                                                                                                                                                                                                                                                                                                          | \$30.00/item                   | **Dormant/Inactive Fee                                 | \$5.00/month                         |                         |
| Return Item Fee – Bill Pay Service                                                                                                                                                                                                                                                                                                                               | \$30.00/item                   | Account Re-Open Fee                                    | \$25.00                              |                         |
| SHARE CERTIFICATES                                                                                                                                                                                                                                                                                                                                               |                                |                                                        |                                      |                         |
| <ul style="list-style-type: none"><li>The annual percentage yield and interest rate assume that interest is to be added to the principal and remain in the account until the maturity of the certificate. A withdrawal will reduce earnings.</li><li>The dividend period for Share Certificates is equal to the period for which interest is credited.</li></ul> |                                |                                                        |                                      |                         |
| Maturity                                                                                                                                                                                                                                                                                                                                                         | Interest Rate                  | Annual Percentage Yield                                | Compounded                           | Credited                |
| 180 Days                                                                                                                                                                                                                                                                                                                                                         | 3.940%                         | 4.00%                                                  | Maturity                             | Maturity                |
| 12 Months                                                                                                                                                                                                                                                                                                                                                        | 3.940%                         | 4.00%                                                  | Quarterly                            | Quarterly               |
| 18 Months                                                                                                                                                                                                                                                                                                                                                        | 3.310%                         | 3.35%                                                  | Quarterly                            | Quarterly               |
| 24 Months                                                                                                                                                                                                                                                                                                                                                        | 2.970%                         | 3.00%                                                  | Quarterly                            | Quarterly               |
| 36 Months                                                                                                                                                                                                                                                                                                                                                        | 3.600%                         | 3.65%                                                  | Quarterly                            | Quarterly               |
| 48 Months                                                                                                                                                                                                                                                                                                                                                        | 3.600%                         | 3.65%                                                  | Quarterly                            | Quarterly               |
| 60 Months                                                                                                                                                                                                                                                                                                                                                        | 3.600%                         | 3.65%                                                  | Quarterly                            | Quarterly               |

\*\* Account is considered dormant/inactive if no activity has occurred within 12 months.